

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

- - - - -
In Re

Case No. 11-71801-DTE

ILAH SCHEINA,

Chapter 7

Debtors.

MOTION

- - - - -
PLEASE TAKE NOTICE that, upon the annexed application of
JACOBY & JACOBY, attorneys for the debtor, ILAH SCHEINA, a hearing
will come on to be heard as follows:

Debtors: ILAH SCHEINA
Judge: Honorable DOROTY EISENBERG
Return Date and Time: June 23, 2011 at 10:00 am
Place: United States Bankruptcy Court
290 Federal Plaza
Central Islip, NY 11722
Relief Requested: For an Order for Redemption with
such other and further relief as
this Court deems just and proper.

Dated: Medford, New York
May 16, 2011

/S RICHARD A JACOBY
RICHARD A. JACOBY, ESQ.
JACOBY & JACOBY
1737D North Ocean Ave.
Medford, NY 11763
(631) 289-4600

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

- - - - -
In Re

Case No. 10-71801-DTE

ILAH SCHEINA,

Chapter 7

Debtor.

APPLICATION

WELLS FARGO

PO Box 4050

Coraopolis, pa 15108

Creditor.

- - - - -
ILAH SCHEINA, the Debtor, by and through her Attorneys, JACOBY
& JACOBY, ESQS., moves the Court pursuant to 11 U.S.C. and
Bankruptcy Rule 6008 for a Redemption order on the following
grounds:

1. The item to be redeemed is tangible personal property intended
primarily for personal, family or household use and is more
particularly described as follows:

Year: 2006 Make: Hyundai Model: Elantra

Vin No.: KMHDN46D36U235560

2. The interest of the Debtors in such property is exempt or has
been abandoned by the estate and the debt (which is secured by said
property to the extent of the allowed secured claim of the
Creditor) is a dischargeable consumer debt.

3. The allowed secured claim of said Creditor, WELLS FARGO for purposes of redemption, the "redemption value", should be determined to be not more than \$6,995.00 as evidenced by the attached written appraisal. (See Exhibit "A")

3. Arrangements have been made by the Debtor with 722 Redemption to pay to the said creditor up to the aforesaid amount in a lump sum should said motion be granted. The resulting new loan will require monthly payments of the debtor of \$311.90 for 36 months at 26% interest for a total payout of \$11,228.40. Were the debtor to reaffirm the existing loan, the resulting payments would be \$295.00 for 55 months, for a total of \$16,225. The savings to the debtors is \$4,996.60. Included in the new loan amount is a \$500 fee for the preparation and appearance on this motion.

WHEREFORE, the Debtors request the Court to order the said Creditor, WELLS FARGO, to accept from the Debtor the lump sum payment of the redemption value and release their lien of record. In the event the said Creditor objects to this motion, the Debtor requests the Court determine the value of the property as of the time of the hearing on such objection.

Dated: Medford, New York
May 16, 2011

/s RICHARD A. JACOBY, ESQ.
JACOBY & JACOBY
1737D North Ocean Ave.

Medford, NY 11763
(631) 289-4600

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

-----X
In Re

ILAH SCHEINA

BANKRUPTCY
Case No. 11-71801-DTE

AFFIDAVIT OF SERVICE

DEBTORS

-----X
STATE OF NEW YORK)

) ss.:

COUNTY OF SUFFOLK)

Rachel Blunck, being duly sworn, deposes and says: Deponent is not a party to the action, is over 18 years of age and resides in Pt Jeff NY 11776.

On May 23, 2011, I served a copy of the NOTICE OF MOTION AND APPLICATION on all persons in interest in this Proceeding, by depositing a true copy of same enclosed in a post-paid properly addressed wrapper in an official depository under the exclusive care and custody of the United States Postal Service within the State of New York, addressed to the following creditors and/or persons on behalf of creditors at the address designated by said attorney or creditor:

Office of the United States Trustee
Long Island Federal Courthouse
560 Federal Plaza
Central Islip, NY 11722

Richard Stern, Trustee
135 Pinelawn Rd
Sutie 120 S
Melville, NY 11747

Wells Fargo
PO Box 4050
Coraopolis, pa 15108

/s RACHEL BLUNCK

Sworn to before me this
23 day of May 2011

/s Notary Public

Vehicle Condition Report:Owner Name: Ilah G Scheina Prepared as of: May 13, 2011

Vehicle Description: 2006 Hyundai Elantra
 Year Make Model
KMHDN46D36U235560 53,200 red
 Serial Number (VIN) Mileage Plate Color

	No	Yes
Cruise Control		X
Theft Deterent		X
ABS Brakes		X
Tilt Wheel		X
Pwr Windows		X
Pwr Seats	X	

	No	Yes
Pwr Door Locks		X
Leather Int	X	
Air Conditioning		X
T Tops	X	
Sunroof	X	
Pwr Sunroof	X	

	No	Yes
AM/FM		X
Tape/CD		X
Automatic		X
4-Speed	X	
5-Speed	X	
4 x 4	X	

Other items: _____

	Good	Fair	Poor
Grill		X	
Front Bumper		X	
Hood		X	
Right Fender		X	
Right Door(s)		X	
Right Qtr Panel		X	

	Good	Fair	Poor
Lights		X	
Rear Bumper		X	
Roof		X	
Left Fender		X	
Left Door(s)		X	
Left Qtr Panel		X	

	Good	Fair	Poor
Interior		X	
Engine		X	
Transmission		X	
Brakes		X	
Paint Finish		X	
Tires		X	

Comments: _____

Valuation Report: Based on Published Dealer's Ad - North East Region - May 2011 Edition

Average Base Value: Retail Value
\$6,995.00

Appraised Value: \$6,995.00

The above vehicle condition report was prepared for the purpose of making a secured loan on said collateral. By signing below, preparer of report certifies that information regarding collateral was ascertained via visual inspection or provided and collected in good faith from owner or owner's representative. Information as to vehicle's condition has been applied with due diligence in conjunction with current edition of Published Dealer's Ad publication by experienced valuation specialist. No other representations, direct or indirect, material or immaterial, are made, assured or implied by this report of any other member of 722 staff or management.

/S/ Andrea M Wessel
 Andrea M Wessel, Loan Originator

Collateral Valuation Services, LLC
 P O Box 8361, Cincinnati, Ohio 45208
 (513) 284-8539

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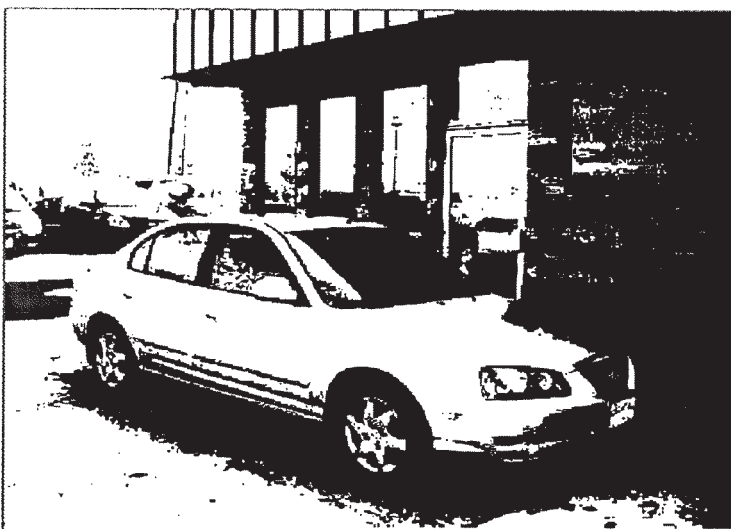
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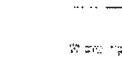


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All (10) Photos (9) Map



Primary Information about this vehicle:

AT Car ID:	AT-11AF7811
Price	\$6,995
Mileage	47,309
Body Style	Sedan
Exterior Color	Silver
Interior Color	Gray
Engine	4 Cylinder Gasoline
Transmission	Automatic
Drive Type	2 wheel drive - front
Fuel Type	Gasoline
Stereo	Compact Disc Player
Doors	Four Door

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